UNITED STATES BANKRUPTCY COURT
WESTERN DISTRICT OF TEXAS
AUSTIN DIVISION

IN RE: **Robert Michael Austin** CASE NO **05-14842**

CHAPTER **7**

SCHEDULE A (REAL PROPERTY)

Description And Location Of Property	Nature Of Debtor's Interest In Property	Husband, Wife, Joint Or Community	Current Market Value Of Debtor's Interest In Property, Without Deducting Any Secured Claim Or Exemption	Amount Of Secured Claim
2507 LeHigh Drive, Austin TX 78723 LOT 26 BLK 9 UNIVERSITY HILLS SEC 2 PHS 5	Fee Simple	-	$125,000.00	$118,000.00
		Total:	**$125,000.00**	

UNITED STATES BANKRUPTCY COURT
WESTERN DISTRICT OF TEXAS
AUSTIN DIVISION

IN RE: **Robert Michael Austin** CASE NO **05-14842**

CHAPTER **7**

SCHEDULE B (PERSONAL PROPERTY)

Type of Property	None	Description and Location of Property	Husband, Wife, Joint or Community	Current Market Value of Debtor's Interest in Property, Without Deducting any Secured Claim or Exemption
1. Cash on hand.		Cash in Pocket	-	$20.00
2. Checking, savings or other financial accounts, certificates of deposit, or shares in banks, savings and loan, thrift, building and loan, and homestead associations, or credit unions, brokerage houses, or cooperatives.		Checking Account: Guarantee Bank	-	$263.43
3. Security deposits with public utilities, telephone companies, landlords, and others.	X			
4. Household goods and furnishings including audio, video and computer equipment.		Living Room: Sofas (2) $600, coffee table $40, bookcases (4) $300, color televisions (2) $175, lamps (4) $200, computer $600, VCR $150, speakers (2) $100	-	$2,165.00
		Kitchen and Dining Room: Stove $250, refrigerator $200, dishwasher $150, microwave $100, small appliances (3) $100, pots & pans $50, dishes & glassware $75, flatware $10, china (10) $100, table w/chairs $150, china cabinet $150	-	$1,335.00
		Bedroom #1: Bed $500, dresser $75, night stand $45, clocks (2) $400, lamps (2) $40, chair $45	-	$1,105.00
		Bathroom: Towels & linens $20, toilette articles $40	-	$60.00
		Miscellaneous Household: Washer $65, dryer $65, garden tools $75, electric tools $125	-	$330.00
			Total >	**$5,278.43**

08/31/2005 01:35:05pm

UNITED STATES BANKRUPTCY COURT
WESTERN DISTRICT OF TEXAS
AUSTIN DIVISION

IN RE: **Robert Michael Austin** CASE NO **05-14842**

CHAPTER **7**

SCHEDULE B (PERSONAL PROPERTY)

Continuation Sheet No. 1

Type of Property	None	Description and Location of Property	Husband, Wife, Joint or Community	Current Market Value of Debtor's Interest in Property, Without Deducting any Secured Claim or Exemption
5. Books; pictures and other art objects; antiques; stamp, coin, record, tape, compact disc, and other collections or collectibles.		Collections: Framed artwork (9) $750, antique electric fan $250, miscellaneous assorted collectibles (12) $75	-	$1,075.00
6. Wearing apparel.		Clothing: Suit $150, shirts (6) $25, pants (8) $30, shoes (4) $75, coat $65	-	$345.00
7. Furs and jewelry.		Jewelry: Watches (2)	-	$100.00
8. Firearms and sports, photo-graphic, and other hobby equipment.		Sports/Hobby Equipment: Exercise equipment	-	$150.00
9. Interests in insurance policies. Name insurance company of each policy and itemize surrender or refund value of each.	X			
10. Annuities. Itemize and name each issuer.	X			
11. Interests in IRA, ERISA, Keogh, or other pension or profit sharing plans. Itemize.	X			
12. Stock and interests in incorpo-rated and unincorporated businesses. Itemize.	X			
13. Interests in partnerships or joint ventures. Itemize.	X			
			Total >	**$6,948.43**

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UNITED STATES BANKRUPTCY COURT
WESTERN DISTRICT OF TEXAS
AUSTIN DIVISION

IN RE: **Robert Michael Austin** CASE NO **05-14842**

CHAPTER **7**

SCHEDULE B (PERSONAL PROPERTY)

Continuation Sheet No. 2

Type of Property	None	Description and Location of Property	Husband, Wife, Joint or Community	Current Market Value of Debtor's Interest in Property, Without Deducting any Secured Claim or Exemption
14. Government and corporate bonds and other negotiable and non-negotiable instruments.	X			
15. Accounts receivable.	X			
16. Alimony, maintenance, support, and property settlements to which the debtor is or may be entitled. Give particulars.	X			
17. Other liquidated debts owing debtor including tax refunds. Give particulars.	X			
18. Equitable or future interests, life estates, and rights or powers exercisable for the benefit of the debtor other than those listed in Schedule of Real Property.	X			
19. Contingent and noncontingent interests in estate of a decedent, death benefit plan, life insurance policy, or trust.	X			
20. Other contingent and unliquidated claims of every nature, including tax refunds, counterclaims of the debtor, and rights to setoff claims. Give estimated value of each.	X			
21. Patents, copyrights, and other intellectual property. Give particulars.		Copyrights: Original songs (Library of Congress copyrights) Screenplays Musical play	-	$0.00
			Total >	**$6,948.43**

UNITED STATES BANKRUPTCY COURT
WESTERN DISTRICT OF TEXAS
AUSTIN DIVISION

IN RE: **Robert Michael Austin** CASE NO **05-14842**

CHAPTER **7**

SCHEDULE B (PERSONAL PROPERTY)

Continuation Sheet No. 3

Type of Property	None	Description and Location of Property	Husband, Wife, Joint or Community	Current Market Value of Debtor's Interest in Property, Without Deducting any Secured Claim or Exemption
22. Licenses, franchises, and other general intangibles. Give particulars.	X			
23. Automobiles, trucks, trailers, and other vehicles and accessories.		1990 Nissan 240SX 2 Dr	-	$750.00
		1973 Corvette Stingray 2 Dr	-	$8,500.00
		2002 Isuzu Axiom	-	$12,275.00
24. Boats, motors, and accessories.	X			
25. Aircraft and accessories.	X			
26. Office equipment, furnishings, and supplies.	X			
27. Machinery, fixtures, equipment, and supplies used in business.		Tools of Trade: Clarinet $600, electric piano $100, microphone $60, speakers $200, PA/amplifier $65	-	$1,025.00
28. Inventory.	X			
29. Animals.	X			
30. Crops - growing or harvested. Give particulars.	X			
31. Farming equipment and implements.	X			
32. Farm supplies, chemicals, and feed.	X			
			Total >	**$29,498.43**

UNITED STATES BANKRUPTCY COURT
WESTERN DISTRICT OF TEXAS
AUSTIN DIVISION

IN RE: **Robert Michael Austin**

CASE NO **05-14842**

CHAPTER **7**

SCHEDULE B (PERSONAL PROPERTY)

Continuation Sheet No. 4

Type of Property	None	Description and Location of Property	Husband, Wife, Joint or Community	Current Market Value of Debtor's Interest in Property, Without Deducting any Secured Claim or Exemption
33. Other personal property of any kind not already listed. Itemize.		Songs: Catalogue of 14 songs	-	$1.00
		Song Recording Royalties: 50% interest in "Thick and Thin" recording with Moonhouse Records. Value shown is an estimate.	-	$3,500.00
			Total >	**$32,999.43**

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UNITED STATES BANKRUPTCY COURT
WESTERN DISTRICT OF TEXAS
AUSTIN DIVISION

IN RE: **Robert Michael Austin** CASE NO **05-14842**

CHAPTER **7**

SCHEDULE C (PROPERTY CLAIMED AS EXEMPT)

Debtor elects the exemptions to which debtor is entitled under: (Check one box)

☑ 11 U.S.C. Sec. 522(b)(1): Exemptions provided in 11 U.S.C. Sec. 522(d). Note: These exemptions are available only in certain states.

☐ 11 U.S.C. Sec. 522(b)(2): Exemptions available under applicable nonbankruptcy federal laws, state or local law where the debtor's domicile has been located for the 180 days immediately preceding the filing of the petition, or for a longer portion of the 180-day period than in any other place, and the debtor's interest as a tenant by the entirety or joint tenant to the extent the interest is exempt from process under applicable nonbankruptcy law.

Description of Property	Specify Law Providing Each Exemption	Value of Claimed Exemption	Current Market Value of Property Without Deducting Exemption
2507 LeHigh Drive, Austin TX 78723 LOT 26 BLK 9 UNIVERSITY HILLS SEC 2 PHS 5	11 U.S.C. § 522(d)(1)	$7,000.00	$125,000.00
Cash in Pocket	11 U.S.C. § 522(d)(5)	$20.00	$20.00
Checking Account: Guarantee Bank	11 U.S.C. § 522(d)(5)	$263.43	$263.43
Living Room: Sofas (2) $600, coffee table $40, bookcases (4) $300, color televisions (2) $175, lamps (4) $200, computer $600, VCR $150, speakers (2) $100	11 U.S.C. § 522(d)(3)	$2,165.00	$2,165.00
Kitchen and Dining Room: Stove $250, refrigerator $200, dishwasher $150, microwave $100, small appliances (3) $100, pots & pans $50, dishes & glassware $75, flatware $10, china (10) $100, table w/chairs $150, china cabinet $150	11 U.S.C. § 522(d)(3)	$1,335.00	$1,335.00
Bedroom #1: Bed $500, dresser $75, night stand $45, clocks (2) $400, lamps (2) $40, chair $45	11 U.S.C. § 522(d)(3)	$1,105.00	$1,105.00
		$11,888.43	**$129,888.43**

UNITED STATES BANKRUPTCY COURT
WESTERN DISTRICT OF TEXAS
AUSTIN DIVISION

IN RE: **Robert Michael Austin** CASE NO **05-14842**

CHAPTER **7**

SCHEDULE C (PROPERTY CLAIMED AS EXEMPT)

Continuation Sheet No. 1

Description of Property	Specify Law Providing Each Exemption	Value of Claimed Exemption	Current Market Value of Property Without Deducting Exemption
Bathroom: Towels & linens $20, toilette articles $40	11 U.S.C. § 522(d)(3)	$60.00	$60.00
Miscellaneous Household: Washer $65, dryer $65, garden tools $75, electric tools $125	11 U.S.C. § 522(d)(3)	$330.00	$330.00
Collections: Framed artwork (9) $750, antique electric fan $250, miscellaneous assorted collectibles (12) $75	11 U.S.C. § 522(d)(3)	$1,075.00	$1,075.00
Clothing: Suit $150, shirts (6) $25, pants (8) $30, shoes (4) $75, coat $65	11 U.S.C. § 522(d)(3)	$345.00	$345.00
Jewelry: Watches (2)	11 U.S.C. § 522(d)(4)	$100.00	$100.00
Sports/Hobby Equipment: Exercise equipment	11 U.S.C. § 522(d)(3)	$150.00	$150.00
Copyrights: Original songs (Library of Congress copyrights) Screenplays Musical play	11 U.S.C. § 522(d)(5)	$0.00	$0.00
1990 Nissan 240SX 2 Dr	11 U.S.C. § 522(d)(5)	$750.00	$750.00
		$14,698.43	**$132,698.43**

UNITED STATES BANKRUPTCY COURT
WESTERN DISTRICT OF TEXAS
AUSTIN DIVISION

IN RE: **Robert Michael Austin** CASE NO **05-14842**

CHAPTER **7**

SCHEDULE C (PROPERTY CLAIMED AS EXEMPT)

Continuation Sheet No. 2

Description of Property	Specify Law Providing Each Exemption	Value of Claimed Exemption	Current Market Value of Property Without Deducting Exemption
1973 Corvette Stingray 2 Dr	11 U.S.C. § 522(d)(2) 11 U.S.C. § 522(d)(5)	$2,950.00 $5,550.00	$8,500.00
2002 Isuzu Axiom	11 U.S.C. § 522(d)(5)	$0.00	$12,275.00
Tools of Trade: Clarinet $600, electric piano $100, microphone $60, speakers $200, PA/amplifier $65	11 U.S.C. § 522(d)(6)	$1,025.00	$1,025.00
Songs: Catalogue of 14 songs	11 U.S.C. § 522(d)(5)	$1.00	$1.00
Song Recording Royalties: 50% interest in "Thick and Thin" recording with Moonhouse Records. Value shown is an estimate.	11 U.S.C. § 522(d)(5)	$3,500.00	$3,500.00
		$27,724.43	**$157,999.43**

IN RE: **Robert Michael Austin**

CASE NO **05-14842**
(If Known)

CHAPTER **7**

SCHEDULE D (CREDITORS HOLDING SECURED CLAIMS)

☐ Check this box if debtor has no creditors holding secured claims to report on Schedule D.

CREDITOR'S NAME AND MAILING ADDRESS INCLUDING ZIP CODE	CODEBTOR	HUSBAND, WIFE, JOINT OR COMMUNITY	DATE CLAIM WAS INCURRED, NATURE OF LIEN, AND DESCRIPTION AND MARKET VALUE OF PROPERTY SUBJECT TO LIEN	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM WITHOUT DEDUCTING VALUE OF COLLATERAL	UNSECURED PORTION, IF ANY
ACCT #: **IBM Federal Credit Union** **P.O. Box 9926** **Austin, TX 78759**	X	-	DATE INCURRED: NATURE OF LIEN: **Car Loan** COLLATERAL: **2002 Isuzu Axiom** REMARKS: COLLATERAL VALUE: **$12,275.00**				**$17,642.42**	**$5,367.42**
ACCT #: **Ocwen** **12650 Ingenuity Drive** **Orlando, FL 32826**		-	DATE INCURRED: NATURE OF LIEN: **Fee Simple** COLLATERAL: **2507 LeHigh Drive, Austin TX 78723** REMARKS: COLLATERAL VALUE: **$125,000.00**				**$118,000.00**	

No continuation sheets attached

Total for this Page (Subtotal) >	**$135,642.42**	**$5,367.42**
Running Total >	**$135,642.42**	**$5,367.42**

UNITED STATES BANKRUPTCY COURT
WESTERN DISTRICT OF TEXAS
AUSTIN DIVISION

IN RE: **Robert Michael Austin** CASE NO **05-14842**

CHAPTER **7**

SCHEDULE E (CREDITORS HOLDING UNSECURED PRIORITY CLAIMS)

☐ Check this box if debtor has no creditors holding unsecured priority claims to report on Schedule E.

TYPES OF PRIORITY CLAIMS

(Check the appropriate box(es) if claims in that category are listed on the attached sheets)

☐ **Extensions of credit in an involuntary case**
Claims arising in the ordinary course of the debtor's business or financial affairs after the commencement of the case but before the earlier of the appointment of a trustee or the order for relief. 11 U.S.C. Sec. 507(a)(2).

☐ **Wages, salaries, and commissions**
Wages, salaries, and commissions, including vacation, severance, and sick leave pay owing to employees, up to a maximum of $4,925 per employee, earned within 90 days immediately preceding the filing of the original petition, or the cessation of business, whichever occurred first, to the extent provided by 11 U.S.C. Sec. 507(a)(3).*

☐ **Contributions to employee benefit plans**
Money owed to employee benefit plans for services rendered within 180 days immediately preceding the filing of the original petition, or the cessation of business, whichever occurred first, to the extent provided in 11 U.S.C. Sec. 507(a)(4).

☐ **Certain farmers and fishermen**
Claims of certain farmers and fishermen, up to a maximum of $4,925 per farmer or fisherman, against the debtor, as provided in 11 U.S.C. Sec. 507(a)(5).*

☐ **Deposits by individuals**
Claims of individuals up to a maximum of $2,225 for deposits for the purchase, lease or rental of property or services for personal, family, or household use, that were not delivered or provided. 11 U.S.C. Sec. 507(a)(6).*

☐ **Alimony, Maintenance, or Support**
Claims of a spouse, former spouse, or child of the debtor for alimony, maintenance, or support, to the extent provided in 11 U.S.C. Sec. 507(a)(7).

☐ **Taxes and certain other debts owed to governmental units**
Taxes, customs duties, and penalties owing to federal, state, and local government units as set forth in 11 U.S.C. Sec. 507(a)(8).

☐ **Commitments to Maintain the Capital of an Insured Depository Institution**
Claims based on commitments to the FDIC, RTC, Director of the Office of Thrift Supervision, Comptroller of the Currency, or Board of Governors of the Federal Reserve System, or their predecessors or successors, to maintain the capital of an insured depository institution. 11 U.S.C. Sec. 507(a)(9).

☑ **Administrative allowances under 11 U.S.C. Sec. 330**
Claims based on services rendered by the trustee, examiner, professional person, or attorney and by any paraprofessional person employed by such person as approved by the court and/or in accordance with 11 U.S.C. Secs. 326, 328, 329 and 330.

** Amounts are subject to adjustment on April 1, 2007, and every three years thereafter with respect to cases commenced on or after the date of adjustment.*

____**1**____ continuation sheets attached

IN RE: **Robert Michael Austin**

CASE NO **05-14842**
(If Known)

CHAPTER **7**

SCHEDULE E (CREDITORS HOLDING UNSECURED PRIORITY CLAIMS)

Continuation Sheet No. 1

TYPE OF PRIORITY	Administrative allowances

CREDITOR'S NAME AND MAILING ADDRESS INCLUDING ZIP CODE	CODEBTOR	HUSBAND, WIFE, JOINT OR COMMUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM	CONTINGENT	UNLIQUIDATED	DISPUTED	TOTAL AMOUNT OF CLAIM	AMOUNT ENTITLED TO PRIORITY
ACCT #: **Gregory R. Phillips** **2705 Bee Caves Road** **Suite 240** **Austin, TX 78746**		-	DATE INCURRED: **08/10/2005** CONSIDERATION: **Attorney Fees** REMARKS:				**$0.00**	**$0.00**
						Total for this Page (Subtotal) >	**$0.00**	**$0.00**
						Running Total >	**$0.00**	**$0.00**

08/31/2005 01:35:07pm

IN RE: **Robert Michael Austin**

CASE NO **05-14842**
(If Known)

CHAPTER **7**

SCHEDULE F (CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS)

☐ Check this box if debtor has no creditors holding unsecured nonpriority claims to report on Schedule F.

CREDITOR'S NAME AND MAILING ADDRESS INCLUDING ZIP CODE	CODEBTOR	HUSBAND, WIFE, JOINT OR COMMUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM
ACCT #: **Beneficial** **PO Box 4153-K** **Carol Stream IL 60197-4153**		-	DATE INCURRED: CONSIDERATION: **Credit Card** REMARKS:				**$10,232.21**
ACCT #: **Chase Card Services** **PO Box 94014** **Palatine, IL 60094-4014**		-	DATE INCURRED: CONSIDERATION: **Credit Card** REMARKS:				**$5,978.22**
ACCT #: **Chevron Credit Bank, N.A.** **PO Box 2001** **Concord, CA 94529-0001**		-	DATE INCURRED: CONSIDERATION: **Credit Card** REMARKS:				**$877.36**
ACCT #: **Citi Cards** **PO Box 6419** **The Lakes NV 88901-6419**		-	DATE INCURRED: CONSIDERATION: **Credit Card** REMARKS:				**$4,858.48**
ACCT #: **Citi Cards** **PO Box 6415** **The Lakes NV 88901-6415**		-	DATE INCURRED: CONSIDERATION: **Credit Card** REMARKS:				**$3,490.37**
ACCT #: **Citi Health Card** **Processing Center** **Des Moines, IA 50364-0001**		-	DATE INCURRED: CONSIDERATION: **Credit Card** REMARKS:				**$1,502.78**
ACCT #: **Dana DeBeauvoir** **County Clerk** **PO Box 149325** **Austin, TX 78714-9325**		-	DATE INCURRED: CONSIDERATION: **Notice Only** REMARKS:				**Notice Only**

1 continuation sheets attached

Total for this Page (Subtotal) >	**$26,939.42**
Running Total >	**$26,939.42**

IN RE: **Robert Michael Austin**

CASE NO **05-14842**
(If Known)

CHAPTER **7**

SCHEDULE F (CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS)

Continuation Sheet No. 1

CREDITOR'S NAME AND MAILING ADDRESS INCLUDING ZIP CODE	CODEBTOR	HUSBAND, WIFE, JOINT OR COMMUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM
ACCT #: **GEMB** **PO Box 960001** **Orlando, FL 32896-0001**		-	DATE INCURRED: CONSIDERATION: **Credit Card** REMARKS:				**$1,219.66**
ACCT #: **Law Offices of Scott P. Ogle, PC** **512 E Riverside Dr, Ste 104** **Austin, TX 78704**		-	DATE INCURRED: CONSIDERATION: **Attorney for - Yawa & Eric Tete-Badu** REMARKS:	X		X	**Notice Only**
ACCT #: **Sandbote & Waggoner, PC** **5307 E Mockingbird Ln, Ste 802** **Dallas, TX 75206-5121**		-	DATE INCURRED: CONSIDERATION: **Notice Only** REMARKS:				**Notice Only**
ACCT #: **Scott P. Ogle** **512 E. Riverside Drive #104** **Austin, TX 78704**		-	DATE INCURRED: CONSIDERATION: **Attorney for -Tete-Badu, Yawa** REMARKS:				**$0.00**
ACCT #: **Sears Credit Cards** **PO Box 6563** **The Lakes, NV 88901-6563**		-	DATE INCURRED: CONSIDERATION: **Credit Card** REMARKS:				**$3,432.56**
ACCT #: **Texaco/Shell** **Processing Center** **Des Moines, IA 50359-0001**		-	DATE INCURRED: CONSIDERATION: **Credit Card** REMARKS:				**$1,993.30**
ACCT #: **WFNNB/Bealls** **P.O. Box 64** **Jacksonville, TX 75766**		-	DATE INCURRED: CONSIDERATION: **Credit Card** REMARKS:				**$0.00**
						Total for this Page (Subtotal) >	**$6,645.52**
						Running Total >	**$33,584.94**

UNITED STATES BANKRUPTCY COURT
WESTERN DISTRICT OF TEXAS
AUSTIN DIVISION

IN RE: **Robert Michael Austin**

CASE NO **05-14842**

CHAPTER **7**

SCHEDULE G (EXECUTORY CONTRACTS AND UNEXPIRED LEASES)

☑ Check this box if debtor has no executory contracts or unexpired leases.

NAME AND MAILING ADDRESS, INCLUDING ZIP CODE, OF OTHER PARTIES TO LEASE OR CONTRACT	DESCRIPTION OF CONTRACT OR LEASE AND NATURE OF DEBTOR'S INTEREST. STATE WHETHER LEASE IS FOR NONRESIDENTIAL REAL PROPERTY. STATE CONTRACT NUMBER OF ANY GOVERNMENT CONTRACT.

UNITED STATES BANKRUPTCY COURT
WESTERN DISTRICT OF TEXAS
AUSTIN DIVISION

IN RE: **Robert Michael Austin**

CASE NO **05-14842**

CHAPTER **7**

SCHEDULE H (CODEBTORS)

☐ Check this box if debtor has no codebtors.

NAME AND ADDRESS OF CODEBTOR	NAME AND ADDRESS OF CREDITOR
Becky J. Baird 2507 LeHigh Austin TX 78723	**IBM Federal Credit Union** P.O. Box 9926 Austin, TX 78759

UNITED STATES BANKRUPTCY COURT
WESTERN DISTRICT OF TEXAS
AUSTIN DIVISION

IN RE: **Robert Michael Austin** CASE NO **05-14842**

CHAPTER **7**

SCHEDULE I (CURRENT INCOME OF INDIVIDUAL DEBTOR(S))

Debtor's Marital Status	Dependents of Debtor and Spouse (Names, Ages and Relationships)					
	Name	Age	Relationship	Name	Age	Relationship
Single						

Employment	**Debtor**	**Spouse**
Occupation	Musician	
Name of Employer	Self	
How Long Employed	5 years	
Address of Employer		

Income: (Estimate of average monthly income)	***DEBTOR***	***SPOUSE***
Current monthly gross wages, salary, and commissions (prorate if not paid monthly)	$900.00	
Estimated monthly overtime	$0.00	
SUBTOTAL	**$900.00**	
LESS PAYROLL DEDUCTIONS		
A. Payroll taxes (includes social security tax if B. is zero)	$0.00	
B. Social Security Tax	$0.00	
C. Medicare	$0.00	
D. Insurance	$0.00	
E. Union dues	$0.00	
F. Retirement	$0.00	
G. Other (specify) ____	$0.00	
H. Other (specify) ____	$0.00	
I. Other (specify) ____	$0.00	
J. Other (specify) ____	$0.00	
K. Other (specify) ____	$0.00	
SUBTOTAL OF PAYROLL DEDUCTIONS	**$0.00**	
TOTAL NET MONTHLY TAKE HOME PAY	**$900.00**	
Regular income from operation of business or profession or farm (attach detailed stmt)	$0.00	
Income from real property	$0.00	
Interest and dividends	$0.00	
Alimony, maintenance or support payments payable to debtor for the debtor's use or that of the dependents listed above	$0.00	
Social Security or other government assistance (specify)	$0.00	
Pension or retirement income	$0.00	
Other monthly income (specify below)		
1. Roommate Input	$1,500.00	
2.	$0.00	
3.	$0.00	
TOTAL MONTHLY INCOME	**$2,400.00**	

TOTAL COMBINED MONTHLY INCOME $2,400.00 (Report also on Summary of Schedules)

Describe any increase or decrease of more than 10% in any of the above categories anticipated to occur within the year following the filing of this document:

UNITED STATES BANKRUPTCY COURT
WESTERN DISTRICT OF TEXAS
AUSTIN DIVISION

IN RE: **Robert Michael Austin** CASE NO **05-14842**

CHAPTER **7**

SCHEDULE J (CURRENT EXPENDITURES OF INDIVIDUAL DEBTOR(S))

☐ Check this box if a joint petition is filed and debtor's spouse maintains a separate household. If box is checked, complete a separate schedule of expenditures labeled "Spouse."

Rent or home mortgage payment (include lot rental for mobile home)	$780.00
Are real estate taxes included? ☐ Yes ☑ No	
Is property insurance included? ☐ Yes ☑ No	
Utilities: Electricity and heating fuel	$300.00
Water and sewer	
Telephone	$60.00
Other: cable	$55.00
Home maintenance (repairs and upkeep)	$75.00
Food	$200.00
Clothing	$100.00
Laundry and dry cleaning	
Medical and dental expenses (not covered by insurance)	$25.00
Transportation (not including car payments)	$280.00
Recreation, clubs and entertainment, newspapers, magazines, etc.	$20.00
Charitable contributions	
Insurance (not deducted from wages or included in home mortgage payments)	
Homeowner's or renter's	
Life	
Health	
Auto	$260.00
Other:	
Taxes (not deducted from wages or included in home mortgage payments)	$270.00
Specify:	
Installment payments: (In Chapter 12 and 13 cases, do not list payments included in the plan)	
Auto:	
Other:	
Other:	
Other:	
Alimony, maintenance, and support paid to others:	
Payments for support of add'l dependents not living at debtor's home:	
Regular expenses from operation of business, profession, or farm (attach detailed statement)	
Other: Home gas	$20.00
Other: Personal Care	$50.00
TOTAL MONTHLY EXPENSES (Report also on Summary of Schedules)	**$2,495.00**

[FOR CHAPTER 12 AND 13 DEBTORS ONLY]

Provide the information requested below, including whether plan payments are to be made bi-weekly, monthly, annually, or at some other regular interval.

A. Total projected monthly income
B. Total projected monthly expenses (including separate spouse budget if applicable)
C. Excess income (A minus B)
D. Total amount to be paid into plan each (interval)

08/31/2005 01:35:08pm

UNITED STATES BANKRUPTCY COURT
WESTERN DISTRICT OF TEXAS
AUSTIN DIVISION

IN RE: **Robert Michael Austin** CASE NO **05-14842**

CHAPTER **7**

SUMMARY OF SCHEDULES

NAME OF SCHEDULE	ATTACHED (YES/NO)	NO. OF SHEETS	ASSETS	LIABILITIES	OTHER
A - Real Property	Yes	1	$125,000.00		
B - Personal Property	Yes	5	$32,999.43		
C - Property Claimed as Exempt	Yes	3			
D - Creditors Holding Secured Claims	Yes	1		$135,642.42	
E - Creditors Holding Unsecured Priority Claims	Yes	2		$0.00	
F - Creditors Holding Unsecured Nonpriority Claims	Yes	2		$33,584.94	
G - Executory Contracts and Unexpired Leases	Yes	1			
H - Codebtors	Yes	1			
I - Current Income of Individual Debtor(s)	Yes	1			$2,400.00
J - Current Expenditures of Individual Debtor(s)	Yes	1			$2,495.00
Total Number of Sheets of ALL Schedules >		18			
Total Assets >			$157,999.43		
Total Liabilities >				$169,227.36	

UNITED STATES BANKRUPTCY COURT
WESTERN DISTRICT OF TEXAS
AUSTIN DIVISION

IN RE: **Robert Michael Austin** CASE NO **05-14842**

CHAPTER **7**

DECLARATION CONCERNING DEBTOR'S SCHEDULES

DECLARATION UNDER PENALTY OF PERJURY BY INDIVIDUAL DEBTOR

I declare under penalty of perjury that I have read the foregoing summary and schedules, consisting of **19** sheets, and that they are true and correct to the best of my knowledge, information, and belief.

Date **08/31/2005** Signature **/s/ Robert Michael Austin**
Robert Michael Austin

Date ____________ Signature ____________

[If joint case, both spouses must sign.]

Penalty for making a false statement or concealing property: Fine of up to $500,000 or imprisonment for up to 5 years or both. 18 U.S.C. §§ 152 and 3571.

UNITED STATES BANKRUPTCY COURT
WESTERN DISTRICT OF TEXAS
AUSTIN DIVISION

IN RE: **Robert Michael Austin** CASE NO **05-14842**

CHAPTER **7**

STATEMENT OF FINANCIAL AFFAIRS

1. Income from employment or operation of business

None ☐

State the gross amount of income the debtor has received from employment, trade, or profession, or from operation of the debtor's business from the beginning of this calendar year to the date this case was commenced. State also the gross amounts received during the two years immediately preceding this calendar year. (A debtor that maintains, or has maintained, financial records on the basis of a fiscal rather than a calendar year may report fiscal year income. Identify the beginning and ending dates of the debtor's fiscal year.) If a joint petition is filed, state income for each spouse separately. (Married debtors filing under chapter 12 or chapter 13 must state income of both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

AMOUNT	SOURCE (if more than one)
$6,000.00	2005 to date Self Employment
$795.00	2004 Albert and Gage, LLC
$238.00	2004 Unemployment/TWC
$1,034.45	2004 JC Penney Corp Inc
$9,401.00	2003 TRC Staffing Services, Inc
$2,200.00	2003 Unemployment/TWC

2. Income other than from employment or operation of business

None ☑

State the amount of income received by the debtor other than from employment, trade, profession, or operation of the debtor's business during the two years immediately preceding the commencement of this case. Give particulars. If a joint petition is filed, state income for each spouse separately. (Married debtors filing under chapter 12 or chapter 13 must state income for each spouse whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

3. Payments to creditors

None ☐

a. List all payments on loans, installment purchases of goods or services, and other debts, aggregating more than $600 to any creditor, made within 90 days immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include payments by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF CREDITOR	DATES OF PAYMENTS	AMOUNT PAID	AMOUNT STILL OWING
Ocwen 12650 Ingenuity Drive Orlando, FL 32826	Monthly (Last 90 days)	$779.00	$118,000.00

None ☑

b. List all payments made within one year immediately preceding the commencement of this case to or for the benefit of creditors who are or were insiders. (Married debtors filing under chapter 12 or chapter 13 must include payments by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

UNITED STATES BANKRUPTCY COURT
WESTERN DISTRICT OF TEXAS
AUSTIN DIVISION

IN RE: **Robert Michael Austin** CASE NO **05-14842**

CHAPTER **7**

STATEMENT OF FINANCIAL AFFAIRS

Continuation Sheet No. 1

4. Suits and administrative proceedings, executions, garnishments and attachments

None ☐

a. List all suits and administrative proceedings to which the debtor is or was a party within one year immediately preceding the filing of this bankruptcy case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

CAPTION OF SUIT AND CASE NUMBER	NATURE OF PROCEEDING	COURT OR AGENCY AND LOCATION	STATUS OR DISPOSITION
Cause No. 287249 **YAWA TETE-BADU & ERIC TETE-BADU** **VS.** **ROBERT MICHAEL AUSTIN**	**Car wreck/personal injury**	**IN THE COUNTY COURT** **AT LAW NUMBER 2** **TRAVIS COUNTY, TEXAS**	**Pending**

None ☑

b. Describe all property that has been attached, garnished or seized under any legal or equitable process within one year immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

5. Repossessions, foreclosures and returns

None ☑

List all property that has been repossessed by a creditor, sold at a foreclosure sale, transferred through a deed in lieu of foreclosure or returned to the seller, within one year immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

6. Assignments and receiverships

None ☑

a. Describe any assignment of property for the benefit of creditors made within 120 days immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include any assignment by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

None ☑

b. List all property which has been in the hands of a custodian, receiver, or court-appointed official within one year immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

7. Gifts

None ☑

List all gifts or charitable contributions made within one year immediately preceding the commencement of this case except ordinary and usual gifts to family members aggregating less than $200 in value per individual family member and charitable contributions aggregating less than $100 per recipient. (Married debtors filing under chapter 12 or chapter 13 must include gifts or contributions by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

8. Losses

None ☑

List all losses from fire, theft, other casualty or gambling within one year immediately preceding the commencement of this case or since the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include losses by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

UNITED STATES BANKRUPTCY COURT
WESTERN DISTRICT OF TEXAS
AUSTIN DIVISION

IN RE: **Robert Michael Austin** CASE NO **05-14842**

CHAPTER **7**

STATEMENT OF FINANCIAL AFFAIRS

Continuation Sheet No. 2

9. Payments related to debt counseling or bankruptcy

None ☐

List all payments made or property transferred by or on behalf of the debtor to any persons, including attorneys, for consultation concerning debt consolidation, relief under the bankruptcy law or preparation of a petition in bankruptcy within one year immediately preceding the commencement of this case.

NAME AND ADDRESS OF PAYEE	DATE OF PAYMENT, NAME OF PAYOR IF OTHER THAN DEBTOR	AMOUNT OF MONEY OR DESCRIPTION AND VALUE OF PROPERTY
Gregory R. Phillips **2705 Bee Caves Road** **Suite 240** **Austin, TX 78746**	**08/10/2005**	**$1,200.00**

10. Other transfers

None ☑

List all other property, other than property transferred in the ordinary course of the business or financial affairs of the debtor, transferred either absolutely or as security within one year immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include transfers by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

11. Closed financial accounts

None ☑

List all financial accounts and instruments held in the name of the debtor or for the benefit of the debtor which were closed, sold, or otherwise transferred within one year immediately preceding the commencement of this case. Include checking, savings, or other financial accounts, certificates of deposit, or other instruments; shares and share accounts held in banks, credit unions, pension funds, cooperatives, associations, brokerage houses and other financial institutions. (Married debtors filing under chapter 12 or chapter 13 must include information concerning accounts or instruments held by or for either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

12. Safe deposit boxes

None ☑

List each safe deposit or other box or depository in which the debtor has or had securities, cash, or other valuables within one year immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include boxes or depositories of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

13. Setoffs

None ☑

List all setoffs made by any creditor, including a bank, against a debt or deposit of the debtor within 90 days preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

14. Property held for another person

None ☑

List all property owned by another person that the debtor holds or controls.

15. Prior address of debtor

None ☑

If the debtor has moved within the two years immediately preceding the commencement of this case, list all premises which the debtor occupied during that period and vacated prior to the commencement of this case. If a joint petition is filed, report also any separate address of either spouse.

UNITED STATES BANKRUPTCY COURT
WESTERN DISTRICT OF TEXAS
AUSTIN DIVISION

IN RE: **Robert Michael Austin** CASE NO **05-14842**

CHAPTER **7**

STATEMENT OF FINANCIAL AFFAIRS

Continuation Sheet No. 3

16. Spouses and Former Spouses

None ☑

If the debtor resides or resided in a community property state, commonwealth, or territory (including Alaska, Arizona, California, Idaho, Louisiana, Nevada, New Mexico, Puerto Rico, Texas, Washington, or Wisconsin) within the six-year period immediately preceding the commencement of the case, identify the name of the debtor's spouse and of any former spouse who resides or resided with the debtor in the community property state.

17. Environmental Information

For the purpose of this question, the following definitions apply:

"Environmental Law" means any federal, state, or local statute or regulation regulating pollution, contamination, releases of hazardous or toxic substances, wastes or material into the air, land, soil, surface water, groundwater, or other medium, including, but not limited to, statutes or regulations regulating the cleanup of these substances, wastes, or material.

"Site" means any location, facility, or property as defined under any Environmental Law, whether or not presently or formerly owned or operated by the debtor, including, but not limited to, disposal sites.

"Hazardous Material" means anything defined as a hazardous waste, hazardous substance, toxic substance, hazardous material, pollutant, or contaminant or similar term under an Environmental Law.

None ☑

a. List the name and address of every site for which the debtor has received notice in writing by a governmental unit that it may be liable or potentially liable under or in violation of an Environmental Law. Indicate the governmental unit, the date of the notice, and, if known, the Environmental Law:

None ☑

b. List the name and address of every site for which the debtor provided notice to a governmental unit of a release of Hazardous Material. Indicate the governmental unit to which the notice was sent and the date of the notice.

None ☑

c. List all judicial or administrative proceedings, including settlements or orders, under any Environmental Law with respect to which the debtor is or was a party. Indicate the name and address of the governmental unit that is or was a party to the proceeding, and the docket number.

18. Nature, location and name of business

None ☑

a. If the debtor is an individual, list the names, addresses, taxpayer identification numbers, nature of the businesses, and beginning and ending dates of all businesses in which the debtor was an officer, director, partner, or managing executive of a corporation, partnership, sole proprietorship, or was a self-employed professional within the six years immediately preceding the commencement of this case, or in which the debtor owned 5 percent or more of the voting or equity securities within the six years immediately preceding the commencement of this case.

If the debtor is a partnership, list the names, addresses, taxpayer identification numbers, nature of the businesses, and beginning and ending dates of all businesses in which the debtor was a partner or owned 5 percent or more of the voting or equity securities, within the six years immediately preceding the commencement of this case.

If the debtor is a corporation, list the names, addresses, taxpayer identification numbers, nature of the businesses, and beginning and ending dates of all businesses in which the debtor was a partner or owned 5 percent or more of the voting or equity securities within the six years immediately preceding the commencement of this case.

None ☑

b. Identify any business listed in response to subdivision a., above, that is "single asset real estate" as defined in 11 U.S.C. Section 101.

UNITED STATES BANKRUPTCY COURT
WESTERN DISTRICT OF TEXAS
AUSTIN DIVISION

IN RE: **Robert Michael Austin** CASE NO **05-14842**

CHAPTER **7**

STATEMENT OF FINANCIAL AFFAIRS

Continuation Sheet No. 4

DECLARATION CONCERNING DEBTOR'S STATEMENT OF FINANCIAL AFFAIRS

I declare under penalty of perjury that I have read the answers contained in the foregoing statement of financial affairs and any attachments thereto, consisting of **5** sheets, and that they are true and correct.

Date **08/31/2005** Signature of Debtor **/s/ Robert Michael Austin**
Robert Michael Austin

Date **08/31/2005** Signature of Joint Debtor (if any) ____________

Penalty for making a false statement: Fine of up to $500,000 or imprisonment for up to 5 years or both. 18 U.S.C. Sections 152 and 3571

UNITED STATES BANKRUPTCY COURT
WESTERN DISTRICT OF TEXAS
AUSTIN DIVISION

IN RE: **Robert Michael Austin** CASE NO **05-14842**

CHAPTER **7**

CHAPTER 7 INDIVIDUAL DEBTOR'S STATEMENT OF INTENTION

1. I have filed a schedule of assets and liabilities which includes consumer debts secured by property of the estate.
2. I intend to do the following with respect to the property of the estate which secures those consumer debts:

a. Property to Be Surrendered.

DESCRIPTION OF PROPERTY	CREDITOR'S NAME

None

b. Property to Be Retained. (Check any applicable statement).

DESCRIPTION OF PROPERTY	CREDITOR'S NAME	Lien will be avoided pursuant to Sec. 522(f) and property will be claimed as exempt	Property is claimed as exempt and will be redeemed pursuant to Sec. 722	Debt will be reaffirmed pursuant to Sec. 524(c)	Debtor will continue making payments to creditor without reaffirming
2002 Isuzu Axiom	IBM Federal Credit Union P.O. Box 9926 Austin, TX 78759	☐	☐	☐	☑
2507 LeHigh Drive, Austin TX 78723	Ocwen 12650 Ingenuity Drive Orlando, FL 32826	☐	☐	☐	☑

Date 08/31/2005 Signature /s/ Robert Michael Austin
Robert Michael Austin

Date ____________________ Signature ____________________